

BANKING AND RAILWAY STATISTICS, IRELAND.

[DECEMBER, 1888.]

STATISTICS OF DEPOSITS AND CASH BALANCES IN JOINT STOCK BANKS; DEPOSITS IN POST OFFICE SAVINGS BANKS AND TRUSTEE SAVINGS BANKS; INVESTMENTS IN GOVERNMENT AND INDIA STOCKS; AND BANK NOTE CIRCULATION IN IRELAND, DECEMBER, 1888; AND WEEKLY TRAFFIC RECEIPTS OF IRISH RAILWAYS FOR THE YEARS 1887-8.

Presented to both Houses of Parliament by Command of Her Majesty.



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STATISTICS, IRELAND,
(DECEMBER),
1888.

TO

HIS EXCELLENCY CHARLES STEWART VANE TEMPEST,
MARQUESS OF LONDONDERRY,
&c., &c., &c.,
LORD LIEUTENANT-GENERAL AND GENERAL GOVERNOR OF IRELAND.

MAY IT PLEASE YOUR EXCELLENCY,

I have the honour to submit to your Excellency the following Tables and remarks relative to Banking, and to investments in Government and India Stocks upon which dividends are payable at the Bank of Ireland. The tables on these subjects are in continuation of those previously issued by this Department.

In accordance with your Excellency's approval, I have on this occasion added a table (VII.) comprising returns of the weekly traffic receipts of the Irish Railways for the year 1888, compared week by week with the traffic returns for the previous year—compiled from information furnished weekly by the various Railway Companies. I have also inserted an abstract (Table VIII.) of the principal railway statistics of Ireland for the ten years 1878-87.

The information comprised in the tables relating to Banking and Investment Statistics consists of the total of the deposits and cash balances in the Joint Stock Banks of Ireland on the 31st of December, 1888, and

on the corresponding date in each preceding year since the year 1871 inclusive, compiled from confidential returns kindly furnished by the authorities of the various banks; the balance of deposits remaining in Post Office and Trustee Savings Banks on the 31st of December of each year since the year 1871 inclusive, derived from official sources; together with the amount of Government and India Stocks, on which dividends are payable at the Bank of Ireland, kindly supplied by the Governor of the Bank; and the average bank note circulation of the six banks of issue in Ireland in the month of December since 1879, compiled from the *Dublin Gazette*.

In addition to the tables here mentioned, I have inserted others affording half-yearly comparisons for the past ten years under each of the heads referred to; these half-yearly comparisons tend to correct any false impression which might be caused by information collected at a period of the year when the Christmas trade produces an increased and unusual movement of money.

1. *Deposits and Cash Balances in Joint Stock Banks.*

The deposits and cash balances in the Joint Stock Banks, in December, 1888, as shown in Table I., stood at £30,979,000 as compared with £29,771,000 at the same period in the year 1887, thus showing an increase of £1,208,000, following a decrease of £401,000 at the close of 1887, as compared with the amount for December, 1886, which was £802,000 in excess of the amount for December 1885. At the corresponding period of each of the years 1883, 1884, and 1885, a decrease was shown as compared with each of the respective preceding years. In Table I. (A) the amounts of deposits and cash balances are compared by half-years: it shows that the increase in December as compared with June occurred as usual; the increase was £669,000, as compared with an increase of £432,000 for the corresponding period of 1887.

TABLE I.—Showing amount of Deposits and Cash Balances in Joint Stock Banks, on 31st December, 1871-88, compiled from Returns furnished by the several Joint Stock Banks in Ireland.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1871, 31st December,	27,348,000	2,982,000	—
1872, "	28,782,000	1,384,000	—
1873, "	29,210,000	478,000	—
1874, "	31,734,000	2,524,000	—
1875, "	33,519,000	1,785,000	—
1876, "	34,240,000	721,000	—
1877, "	33,050,000	—	1,190,000
1878, "	31,534,000	—	1,516,000
1879, "	30,541,000	—	993,000
1880, "	29,746,000	—	795,000
1881, "	30,161,000	415,000	—
1882, "	32,746,000	2,585,000	—
1883, "	31,340,000	—	1,406,000
1884, "	30,627,000	—	713,000
1885, "	29,370,000	—	1,257,000
1886, "	30,172,000	802,000	—
1887, "	29,771,000	—	401,000
1888, "	30,979,000	1,208,000	—

[TABLE I. (A).]

TABLE I. (A)—Showing amount of Deposits and Cash Balances in Joint Stock Banks, in the months of June and December, in the years 1879-88, compiled from Returns furnished by the several Joint Stock Banks in Ireland.

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1879, 30th June, .	30,191,000	—	1,343,000
„ 31st December,	30,541,000	350,000	—
1880, 30th June, .	29,350,000	—	1,191,000
„ 31st December,	29,746,000	396,000	—
1881, 30th June, .	28,289,000	—	1,457,000
„ 31st December,	30,161,000	1,872,000	—
1882, 30th June, .	30,667,000	506,000	—
„ 31st December,	32,746,000	2,079,000	—
1883, 30th June, .	31,725,000	—	1,021,000
„ 31st December,	31,340,000	—	385,000
1884, 30th June, .	30,072,000	—	1,268,000
„ 31st December,	30,627,000	555,000	—
1885, 30th June, .	29,240,000	—	1,387,000
„ 31st December,	29,870,000	130,000	—
1886, 30th June, .	29,223,000	—	147,000
„ 31st December,	30,172,000	949,000	—
1887, 30th June, .	29,339,000	—	833,000
„ 31st December,	29,771,000	432,000	—
1888, 30th June, .	30,310,000	539,000	—
„ 31st December,	30,979,000	669,000	—

2. Savings Banks.

The balances of deposits in Savings Banks consist of two groups—those in the Post Office Savings Banks which are set out in Table II. and those in Trustee Savings Banks, shown in Table III. It will be observed from Table II. that the steady increase in the deposits in the Post Office Savings Banks which had been observed at the termination of each previous year still continued at the end of 1888.

In December of that year, the amount in the Post Office Savings Banks in Ireland stood at £8,239,000, as compared with £2,932,000, for the corresponding period of 1887, being an increase of £307,000, and the largest amount on record since the establishment of these Banks.

TABLE II.—Showing Estimated Balances, at the undermentioned dates,
in Post Office Savings Banks in Ireland; compiled from Returns
furnished by the Controller, Post Office Savings Bank Department.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1871, 31st December,	745,000	112,000	—
1872, "	826,000	81,000	—
1873, "	846,000	20,000	—
1874, "	914,000	68,000	—
1875, "	1,003,000	89,000	—
1876, "	1,124,000	121,000	—
1877, "	1,257,000	133,000	—
1878, "	1,326,000	69,000	—
1879, "	1,417,000	91,000	—
1880, "	1,556,000	139,000	—
1881, "	1,723,000	167,000	—
1882, "	1,925,000	202,000	—
1883, "	2,052,000	127,000	—
1884, "	2,224,000	172,000	—
1885, "	2,438,000	214,000	—
1886, "	2,703,000	265,000	—
1887, "	2,932,000	229,000	—
1888, "	3,239,000	307,000	—

Table II. (A.) shows by half years, since the beginning of 1879, the steady increase in the deposits in the Post Office Savings Banks. From this Table it appears that there has been an increase of £111,000 in December, 1888, as compared with June of the same year, being £19,000 less than the increase between June and December of 1887.

[TABLE II. (A.)

TABLE II. (A)—Showing Estimated Balance, at the undermentioned dates, in Post Office Savings Banks in Ireland; compiled from Returns furnished by the Controller, Post Office Savings Bank Department.

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1879, 30th June, .	1,374,000	48,000	—
„ 31st December,	1,417,000	43,000	—
1880, 30th June, .	1,481,000	64,000	—
„ 31st December,	1,556,000	75,000	—
1881, 30th June, .	1,645,000	89,000	—
„ 31st December,	1,723,000	78,000	—
1882, 30th June, .	1,832,000	109,000	—
„ 31st December,	1,926,000	94,000	—
1883, 30th June, .	2,002,000	76,000	—
„ 31st December,	2,052,000	50,000	—
1884, 30th June, .	2,150,000	98,000	—
„ 31st December,	2,224,000	74,000	—
1885, 30th June, .	2,325,000	101,000	—
„ 31st December,	2,438,000	113,000	—
1886, 30th June, .	2,592,000	154,000	—
„ 31st December,	2,703,000	111,000	—
1887, 30th June, .	2,802,000	99,000	—
„ 31st December,	2,932,000	130,000	—
1888, 30th June, .	3,128,000	196,000	—
„ 31st December,	3,239,000	111,000	—

Table III. shows the amount of deposits at the end of the year in Trustee Savings Banks.

In December, 1887, these deposits amounted to £2,043,000, and in 1888 to £2,029,000, being a decrease of £14,000 or 0·7 per cent.

TABLE III.—Showing the Balances due to Trustees of Savings Banks in Ireland by the Commissioners for the Reduction of the National Debt, at the undermentioned dates; compiled from Returns furnished by the Comptroller-General, National Debt Office, London.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1871, 31st December,	2,208,000	153,000	—
1872, " "	1,964,000	—	244,000
1873, " "	2,075,000	111,000	—
1874, " "	2,092,000	17,000	—
1875, " "	2,044,000	—	48,000
1876, " "	2,153,000	109,000	—
1877, " "	2,220,000	67,000	—
1878, " "	2,160,000	—	60,000
1879, " "	2,098,000	—	62,000
1880, " "	2,079,000	—	19,000
1881, " "	2,042,000	—	37,000
1882, " "	2,078,000	36,000	—
1883, " "	2,060,000	—	18,000
1884, " "	2,097,000	37,000	—
1885, " "	1,981,000	—	116,000
1886, " "	2,007,000	26,000	—
1887, " "	2,043,000	36,000	—
1888, " "	2,029,000	—	14,000

Table III. (A) gives information by half-years from 1879 to 1888 for the Trustee Savings Banks. It will be observed that there has been an increase of £17,000 in the half-year ended December, 1888, following a decrease of £31,000 in the preceding half-year, and corresponding with an increase of £13,000 for the second half of the year 1887.

TABLE III. (A).--Showing the Balances due to Trustees of Savings Banks in Ireland by the Commissioners for the Reduction of the National Debt, at the undermentioned dates; compiled from Returns furnished by the Comptroller-General, National Debt Office, London.

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1879, 30th June, .	2,116,000	—	44,000
„ 31st December,	2,098,000	—	18,000
1880, 30th June, .	2,063,000	—	35,000
„ 31st December,	2,079,000	16,000	—
1881, 30th June, .	1,980,000	—	99,000
„ 31st December,	2,042,000	62,000	—
1882, 30th June, .	2,038,000	—	4,000
„ 31st December,	2,078,000	40,000	—
1883, 30th June, .	2,064,000	—	14,000
„ 31st December,	2,060,000	—	4,000
1884, 30th June, .	2,072,000	12,000	—
„ 31st December,	2,097,000	25,000	—
1885, 30th June, .	2,022,000	—	75,000
„ 31st December,	1,981,000	—	41,000
1886, 30th June, .	1,994,000	13,000	—
„ 31st December,	2,007,000	13,000	—
1887, 30th June, .	2,030,000	23,000	—
„ 31st December,	2,043,000	13,000	—
1888, 30th June, .	2,012,000	—	31,000
„ 31st December,	2,029,000	17,000	—

In order to show at a glance in a combined form the progress of the accumulation of small savings in Banks in Ireland, Tables IV. and IV. (A.) have been constructed.

Table IV. shows a considerable increase in savings, the total amount in the Savings Banks in Ireland being £5,268,000 in December, 1888, as compared with £4,975,000 for the corresponding period of the year 1887. This is an increase of £293,000, or 5·9 per cent. following an increase of £265,000, or 5·6 per cent. in December, 1887, over December, 1886. The increase shown for December, 1888, is the largest recorded in the period covered by the Table.

TABLE IV.—Showing the Totals of the Balances in Post Office and Trustee Savings Banks, given separately in Tables II. and III.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1871, 31st December,	2,953,000	265,000	—
1872, "	2,790,000	—	163,000
1873, "	2,921,000	131,000	—
1874, "	3,006,000	85,000	—
1875, "	3,047,000	41,000	—
1876, "	3,277,000	230,000	—
1877, "	3,477,000	200,000	—
1878, "	3,486,000	9,000	—
1879, "	3,515,000	29,000	—
1880, "	3,635,000	120,000	—
1881, "	3,765,000	130,000	—
1882, "	4,003,000	238,000	—
1883, "	4,112,000	109,000	—
1884, "	4,321,000	209,000	—
1885, "	4,419,000	98,000	—
1886, "	4,710,000	291,000	—
1887, "	4,975,000	265,000	—
1888, "	5,268,000	293,000	—

Table IV. (A.) shows the amount of small savings, by half years, for the past ten years, and demonstrates that during that period, except in the half-year ending 30th June, 1881, when there was a slight decrease, the deposits in Savings Banks in Ireland steadily and continuously increased.

TABLE IV. (A.)—Showing the Totals of the Balances in Post Office and Trustee Savings Banks, given separately in Tables II. (A.) and III. (A.)

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1879, 30th June, .	3,490,000	4,000	—
„ 31st December,	3,515,000	25,000	—
1880, 30th June, .	3,544,000	29,000	—
„ 31st December,	3,635,000	91,000	—
1881, 30th June, .	3,625,000	—	10,000
„ 31st December,	3,765,000	140,000	—
1882, 30th June, .	3,870,000	105,000	—
„ 31st December,	4,004,000	134,000	—
1883, 30th June, .	4,066,000	62,000	—
„ 31st December,	4,112,000	46,000	—
1884, 30th June, .	4,222,000	110,000	—
„ 31st December,	4,321,000	99,000	—
1885, 30th June, .	4,347,000	26,000	—
„ 31st December,	4,419,000	72,000	—
1886, 30th June, .	4,586,000	167,000	—
„ 31st December,	4,710,000	124,000	—
1887, 30th June, .	4,832,000	122,000	—
„ 31st December,	4,975,000	143,000	—
1888, 30th June, .	5,140,000	165,000	—
„ 31st December,	5,268,000	128,000	—

3. Investments in Government and India Stocks.

As shown in Table V., the Capital invested in Government and India Stocks, on which dividends are payable at the Bank of Ireland exhibits a decrease when the amount of such investments in December, 1888, is compared with that for December, 1887, the total amount of Stock for December, 1888, being £28,669,000, as compared with £29,839,000 in December, 1887, showing a decrease of £1,170,000, or 3·9 per cent. This large decrease is no doubt due partly to the paying off of the 4 per cent. India Stock on the 5th of October, 1888, and partly to a decline in the amount of investments owing to the recent conversion of Government Stocks.

TABLE V.—Showing the Totals of Government and India Stocks held in Ireland at the undermentioned dates; compiled from Returns furnished by the Governor of the Bank of Ireland.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1871, 31st December,	37,089,000	540,000	—
1872, "	35,889,000	—	1,250,000
1873, "	34,850,000	—	989,000
1874, "	34,555,000	—	295,000
1875, "	33,729,000	—	826,000
1876, "	33,264,000	—	465,000
1877, "	32,561,000	—	703,000
1878, "	31,837,000	—	724,000
1879, "	32,440,000	603,000	—
1880, "	32,395,000	—	45,000
1881, "	31,611,000	—	784,000
1882, "	31,804,000	193,000	—
1883, "	30,942,000	—	862,000
1884, "	30,537,000	—	405,000
1885, "	29,689,000	—	848,000
1886, "	30,080,000	391,000	—
1887, "	29,839,000	—	241,000
1888, "	28,669,000*	—	1,170,000*

Table V. (A), made up by half-years, shows that there has been a decrease amounting to £187,000 in December, 1888, as compared with the close of the previous half-year.

* India 4 per cent. Stock ceased to bear interest on the 5th October last, and was paid off.

TABLE V. (A.)

TABLE V. (A)—Showing the Totals of Government and India Stocks held in Ireland at the undermentioned dates; compiled from Returns furnished by the Governor of the Bank of Ireland.

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1879, 30th June, .	33,037,000	1,200,000	—
„ 31st December,	32,440,000	—	597,000
1880, 30th June, .	33,113,000	673,000	—
„ 31st December,	32,395,000	—	718,000
1881, 30th June, .	32,439,000	44,000	—
„ 31st December,	31,611,000	—	828,000
1882, 30th June, .	31,772,000	161,000	—
„ 31st December,	31,804,000	32,000	—
1883, 30th June, .	31,532,000	—	272,000
„ 31st December,	30,942,000	—	590,000
1884, 30th June, .	30,859,000	—	83,000
„ 31st December,	30,537,000	—	322,000
1885, 30th June, .	30,900,000	363,000	—
„ 31st December,	29,689,000	—	1,211,000
1886, 30th June, .	30,484,000	795,000	—
„ 31st December,	30,080,000	—	404,000
1887, 30th June, .	30,779,000	699,000	—
„ 31st December,	29,839,000	—	940,000
1888, 30th June, .	28,856,000	—	983,000
„ 31st December,	28,669,000	—	187,000*

4. Bank Note Circulation.

Dealing with the Bank Note circulation in a manner similar to that adopted with regard to the question of deposits and cash balances, it will be seen by Table VI. that there has been an increase of £745,000 in the circulation as compared with the year 1887, the value having risen from £5,964,000 in December, 1887, to £6,709,000 at the corresponding period of 1888, or at the rate of 12·5 per cent.

* See note on page 15.

TABLE VI.—Showing the Average Bank Note Circulation of the Six Banks of Issue in Ireland in December; compiled from Accounts published by the Registrar of Bank Returns, pursuant to the Act 8 & 9 Vic., cap. 37.*

Periods.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1879, December, .	6,284,000	—	806,000
1880, " .	7,048,000	764,000	—
1881, " .	7,476,000	428,000	—
1882, " .	8,334,000	858,000	—
1883, " .	7,235,000	—	1,099,000
1884, " .	6,748,000	—	487,000
1885, " .	6,484,000	—	264,000
1886, " .	6,359,000	—	125,000
1887, " .	5,904,000	—	395,000
1888, " .	6,709,000	745,000	—

If Table VI. (A.) be examined it will be observed that the usual increase of note circulation in December, as compared with June, took place in the year 1888, and that the increase was very much greater than in recent years.

* There are six Banks in Ireland authorized to issue Notes, the statistics of which are included in this table. The total authorized issue of Notes for these Banks is £6,354,494. Their average issue for the ten years ending with 1883 (according to tables accompanying Lochrane's Banker's and Merchant's Map of Ireland), was £6,801,866, and the average amount of gold and silver held by them was £2,957,830.

TABLE VI. (A).—Showing the Average Bank Note Circulation of the Six Banks of Issue in Ireland, in the months of June and December of the years 1879-88; compiled from Accounts published by the Registrar of Bank Returns, pursuant to the Act 8 & 9 Vic., cap. 37.*

PERIODS.	Amount.	Increase.	Decrease.
	£	£	£
1879, June, .	5,999,000	—	1,091,000
„ December, .	6,284,000	285,000	—
1880, June, .	5,932,000	—	352,000
„ December, .	7,048,000	1,116,000	—
1881, June, .	6,445,000	—	603,000
„ December, .	7,476,000	1,031,000	—
1882, June, .	7,097,000	—	379,000
„ December, .	8,334,000	1,237,000	—
1883, June, .	6,746,000	—	1,588,000
„ December, .	7,235,000	489,000	—
1884, June, .	6,240,000	—	995,000
„ December, .	6,748,000	508,000	—
1885, June, .	5,710,000	—	1,038,000
„ December, .	6,484,000	774,000	—
1886, June, .	5,726,000	—	758,000
„ December, .	6,359,000	633,000	—
1887, June, .	5,681,000	—	678,000
„ December, .	5,964,000	283,000	—
1888, June, .	5,758,000	—	206,000
„ December, .	6,709,000	951,000	—

* See note, p. 17.

The results of the analysis of the foregoing tables are :—

- 1st. That in December, 1888, there was an increase of Deposits and Cash Balances in the Irish Joint Stock Banks as compared with the corresponding period in 1887, amounting to £1,208,000, or 4·1 per cent.
- 2nd. That there was an increase of £669,000 in Deposits and Cash Balances in the Irish Joint Stock Banks in December, 1888, as compared with June, 1888.
- 3rd. That there was a net increase in the Deposits in Savings Banks in Ireland in December, 1888, as compared with the same period of

1887, amounting to £293,000, or 5·9 per cent., there having been an increase of £307,000 in the sum in the Post Office Savings Banks, and a diminution of £14,000 in the amount in the Trustee Banks.

- 4th. That there was an increase of £128,000 in the Deposits in Savings Banks in December, 1888, as compared with the amount for June in that year.
- 5th. That there was a decrease in the amount of Government and India Stocks,* on which dividends are payable at the Bank of Ireland, of £1,170,000, in December, 1888, as compared with the same period of 1887.
- 6th. That in December, 1888, there was a diminution of £187,000 in the amount of Government and India Stocks, on which dividends are payable at the Bank of Ireland, as compared with June of the same year.
- 7th. That in December, 1888, there was an increase of £745,000 in the amount of Bank Note circulation, as compared with the corresponding period of 1887.
- 8th. That there was an increase of Bank Note circulation to the amount of £951,000 in December, 1888, as compared with June of the same year.

Railway Statistics.

Table VII. gives the receipts of Irish Railways week by week for the year 1888, compared with those for 1887.

A review of the weekly traffic returns shows that during the earlier portion of last year the receipts tended to fall below these of the previous year. During the first twenty-six weeks of the year there were only ten

* See note on page 15.

weeks in which the receipts exceeded those of the year 1887, and, of these, one, the fourteenth week (ended April 6th), was Easter week, and another, the twenty-first week (ended May 25th) was Whit week. If the latter week had been compared with the Whitsun week of 1887, it would have shown a decrease, and the former similarly compared with the Easter week of 1887, would have shown but a slight increase. All the remaining sixteen weeks of the first half year showed decreases, and the total for the first twenty-six weeks showed a net decrease of £9,566 as compared with the corresponding period of the year 1887. During the twenty-six weeks of the latter half of the year 1888, there were only three weeks, namely, the thirty-first (ended August 3rd), the thirty-fourth (ended August 24th), and the thirty-ninth (ended September 28th), in which a decrease as compared with 1887 was shown. At the conclusion of the half-year not only had the defect of the first half year been made up but a net increase for the year of £52,308 or 1·9 per cent. accumulated as compared with the aggregate receipts for 1887; the total receipts for the year being £2,853,894, for 1888, as compared with £2,801,586, for 1887, and forming the highest annual amount on record for the Railways of Ireland.

Table VIII. gives some of the principal statistics for Irish Railways during the ten years 1878-87, for comparison with the aggregate figures at foot of Table VII. for 1887-8.

[Continued on p. 22.

TABLE VIII.—Railway Traffic Statistics, Ireland, 1878-87.

Year.	Length of lines open.	Number of Passengers.	RECEIPTS.					
			Passenger Traffic and Mail.	Goods Traffic.	Total.	Annual Increase.	Annual Decrease.	Average per mile.
			£	£	£	£	£	£
1878	2,380	12,803,646	1,465,000	1,322,000	2,787,000	—	3,800	1,225
1879	2,380	16,424,646	1,546,000	1,213,800	2,759,800	—	194,800	1,150
1880	2,470	12,331,046	1,443,000	1,331,000	2,684,000	90,000	—	1,124
1881	2,441	12,665,646	1,435,000	1,176,800	2,611,800	—	63,200	1,090
1882	2,465	15,747,646	1,466,000	1,265,000	2,731,000	119,000	—	1,125
1883	2,462	16,308,646	1,519,000	1,397,800	2,916,800	48,000	—	1,185
1884	2,505	19,577,646	1,514,000	1,273,800	2,787,800	—	50,800	1,103
1885	2,542	19,125,646	1,546,000	1,245,800	2,791,800	—	27,000	1,073
1886	2,615	18,640,646	1,453,000	1,275,800	2,728,800	—	5,000	1,050
1887	2,650	18,553,646	1,546,000	1,275,800	2,821,800	25,000	—	1,061

The figures in Table VIII. show the revised amounts as given in the reports of the Board of Trade. The unrevised receipts compiled from the weekly returns furnished by the Railway Companies are slightly in excess of the revised amounts, apparently owing to their including some miscellaneous items which do not properly come within the term, "traffic receipts"; the difference for the whole of the year, however, is small in proportion to the total amount not exceeding 0·78 per cent.

As already stated the aggregate receipts for the year 1888, according to the unrevised numbers amounted to £2,853,894; this sum probably exceeds the revised amount by some £20,000, but after making this allowance and comparing the reduced amount with the figures in Table VII., it shows an excess over all previous years, even the year 1883, which, until the year 1888, was the year of highest Irish Railway receipts on record.

In conclusion, I have to return my thanks to the Authorities of the various Joint Stock Banks of Ireland, and of the Post Office Savings Bank Department; the Comptroller-General of the National Debt Office; the Governor of the Bank of Ireland, and the Chairmen and Directors of the several Railway Companies, for the valuable information which they so promptly afforded in connexion with the compilation of these statistics for your Excellency.

I have the honour to remain,

Your Excellency's faithful servant,

THOMAS W. GRIMSHAW,

Registrar-General.

GENERAL REGISTER OFFICE,

CHARLEMONT HOUSE,

Dublin, 25th January, 1889.

TABLE VII.—COMPARATIVE RETURN OF WEEKLY RAILWAY RECEIPTS IN IRELAND FOR THE YEARS 1887-8.

No. of Month (to Anniversary) (Series)	Term.	Business and Finance.						Misc. spec.		Receipts and Disb.		Assessors Returns to Date from amounts of Taxes.						
		Total.		Increase in 1909 as compared with 1907.		Decrease in 1909 as compared with 1907.						Total.		Increase in 1909 as compared with 1907.		Decrease in 1909 as compared with 1907.		
		1907.	1908.	Total.	Per cent.	Total.	Per cent.	1907.	1908.	1907.	1908.	1907.	1908.	Total.	Per cent.	Total.	Per cent.	
Friday.		£	¢	£	¢	£	¢	1907.	1908.	1907.	1908.	1907.	1908.	£	¢	£	¢	
1 st	January	8,	46,344	44,518	182	0.4	—	—	3,450	3,444	15	15	45,412	44,612	800	0.8	—	—
4	"	13,	45,540	44,787	—	—	750	1.7	—	—	17	18	45,081	44,476	—	—	420	0.9
8	"	27,	44,782	44,787	—	—	1,050	2.4	—	—	17	17	45,401	45,080	679	0.7	—	—
9	"	27,	44,880	44,785	95	0.2	—	—	3,345	—	17	17	45,401	45,080	321	0.7	—	—
10	February.	17,	47,703	45,285	—	—	1,380	3.4	—	—	18	17	45,240	45,280	40	0.1	—	—
7	"	15,	44,434	44,250	184	0.4	—	—	—	—	17	17	45,401	45,080	321	0.7	—	—
8	"	17,	44,181	44,280	99	—	1,413	3.2	—	—	18	18	45,401	45,080	321	0.7	—	—
9	"	34,	48,457	44,454	—	—	2,783	5.8	—	—	18	18	45,401	45,080	321	0.7	—	—
10	March.	5,	45,284	44,647	637	—	2,808	6.2	—	—	17	17	45,401	45,080	321	0.7	—	—
11	"	4,	45,434	44,673	761	—	1,411	3.2	—	—	17	17	45,401	45,080	321	0.7	—	—
12	"	14,	45,105	44,695	410	—	2,404	5.3	—	—	18	17	45,401	45,080	321	0.7	—	—
13	"	25,	45,203	44,618	585	—	—	—	—	—	18	18	45,401	45,080	321	0.7	—	—
14	"	30,	45,244	44,783	461	—	1,450	3.2	—	—	18	18	45,401	45,080	321	0.7	—	—
15	April.	5,	46,444	44,441	2,003	4.3	—	—	—	—	18	18	45,401	45,080	321	0.7	—	—
16	"	16,	45,444	44,718	726	—	3,738	8.2	—	—	18	18	45,401	45,080	321	0.7	—	—
17	"	30,	45,444	44,718	726	—	3,738	8.2	—	—	18	18	45,401	45,080	321	0.7	—	—
18	"	27,	45,238	44,718	520	1.1	—	—	—	—	18	18	45,401	45,080	321	0.7	—	—
19	May.	4,	48,444	44,718	3,726	8.1	103	0.2	—	—	18	18	45,401	45,080	321	0.7	—	—
20	"	13,	45,004	44,718	286	—	543	1.2	—	—	17	17	45,401	45,080	321	0.7	—	—
21	"	13,	45,111	44,425	686	1.5	—	—	—	—	18	18	45,401	45,080	321	0.7	—	—
22	"	30,	45,778	44,805	973	2.1	—	—	—	—	18	18	45,401	45,080	321	0.7	—	—
23	June.	5,	46,645	44,143	4,502	9.7	4,502	9.7	—	—	18	18	45,401	45,080	321	0.7	—	—
24	"	3,	45,008	44,448	560	—	2,233	5.0	—	—	18	18	45,401	45,080	321	0.7	—	—
25	"	13,	45,071	44,833	238	—	1,448	3.2	—	—	18	18	45,401	45,080	321	0.7	—	—
26	"	13,	45,008	44,888	120	—	743	1.6	—	—	18	18	45,401	45,080	321	0.7	—	—
27	"	24,	45,445	44,702	743	1.6	—	—	—	—	18	18	45,401	45,080	321	0.7	—	—
28	July.	6,	46,444	44,441	2,003	4.3	—	—	4,603	4,573	22	22	45,401	45,080	321	0.7	—	—
29	"	15,	45,444	44,718	726	—	3,738	8.2	—	—	22	22	45,401	45,080	321	0.7	—	—
30	"	30,	45,444	44,718	726	—	3,738	8.2	—	—	22	22	45,401	45,080	321	0.7	—	—
31	"	27,	45,238	44,718	520	1.1	—	—	—	—	22	22	45,401	45,080	321	0.7	—	—
1 st	August.	4,	48,444	44,718	3,726	8.1	103	0.2	—	—	22	22	45,401	45,080	321	0.7	—	—
2	"	18,	46,444	44,441	2,003	4.3	—	—	—	—	22	22	45,401	45,080	321	0.7	—	—
3	"	17,	45,071	44,833	238	—	1,448	3.2	—	—	22	22	45,401	45,080	321	0.7	—	—
4	"	34,	48,445	44,448	997	2.2	—	—	—	—	22	22	45,401	45,080	321	0.7	—	—
5	"	16,	45,444	44,718	726	—	3,738	8.2	—	—	22	22	45,401	45,080	321	0.7	—	—
6	"	31,	45,444	44,718	726	—	3,738	8.2	—	—	22	22	45,401	45,080	321	0.7	—	—
7	September.	16,	45,444	44,718	726	—	3,738	8.2	—	—	22	22	45,401	45,080	321	0.7	—	—
8	"	34,	48,445	44,448	997	2.2	—	—	—	—	22	22	45,401	45,080	321	0.7	—	—
9	"	17,	45,071	44,833	238	—	1,448	3.2	—	—	22	22	45,401	45,080	321	0.7	—	—
10	"	31,	45,444	44,718	726	—	3,738	8.2	—	—	22	22	45,401	45,080	321	0.7	—	—
11	"	30,	45,444	44,718	726	—	3,738	8.2	—	—	22	22	45,401	45,080	321	0.7	—	—
12	October.	5,	46,444	44,441	2,003	4.3	—	—	—	—	22	22	45,401	45,080	321	0.7	—	—
13	"	15,	45,444	44,718	726	—	3,738	8.2	—	—	22	22	45,401	45,080	321	0.7	—	—
14	"	30,	45,444	44,718	726	—	3,738	8.2	—	—	22	22	45,401	45,080	321	0.7	—	—
15	"	24,	45,238	44,718	520	1.1	—	—	—	—	22	22	45,401	45,080	321	0.7	—	—
16	November.	5,	46,444	44,441	2,003	4.3	—	—	—	—	22	22	45,401	45,080	321	0.7	—	—
17	"	30,	45,444	44,718	726	—	3,738	8.2	—	—	22	22	45,401	45,080	321	0.7	—	—
18	"	18,	45,444	44,718	726	—	3,738	8.2	—	—	22	22	45,401	45,080	321	0.7	—	—
19	"	25,	45,238	44,718	520	1.1	—	—	—	—	22	22	45,401	45,080	321	0.7	—	—
20	"	30,	45,444	44,718	726	—	3,738	8.2	—	—	22	22	45,401	45,080	321	0.7	—	—
21	December.	16,	45,444	44,718	726	—	3,738	8.2	—	—	22	22	45,401	45,080	321	0.7	—	—
22	"	31,	45,444	44,718	726	—	3,738	8.2	—	—	22	22	45,401	45,080	321	0.7	—	—
23	"	14,	45,238	44,718	520	1.1	—	—	—	—	22	22	45,401	45,080	321	0.7	—	—
24	"	30,	45,444	44,718	726	—	3,738	8.2	—	—	22	22	45,401	45,080	321	0.7	—	—
25	"	29,	45,444	44,718	726	—	3,738	8.2	—	—	22	22	45,401	45,080	321	0.7	—	—
26	"	27,	45,238	44,718	520	1.1	—	—	—	—	22	22	45,401	45,080	321	0.7	—	—

* Owing to the closing of Accounts at the end of the Calendar half-year the amounts returned for the 1st, 20th, 27th, and 31st weeks, respectively, by some of the Railways do not in all cases represent the receipts for away days.

g Including West Coast Express, started July 1893. h Including \$1,150 Purchase of West Coast Express in last 3 months of the year 1898. i With West.

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BANKING AND RAILWAY STATISTICS, IRELAND.

[JUNE, 1889.]

STATISTICS OF DEPOSITS AND CASH BALANCES IN JOINT STOCK BANKS; DEPOSITS IN POST OFFICE SAVINGS BANKS AND TRUSTEE SAVINGS BANKS; INVESTMENTS IN GOVERNMENT AND INDIA STOCKS; AND BANK NOTE CIRCULATION IN IRELAND, JUNE, 1889; ALSO, WEEKLY TRAFFIC RECEIPTS OF IRISH RAILWAYS FOR THE FIRST TWENTY-SIX WEEKS OF THE YEARS 1888-9; AND THE AGGREGATE RECEIPTS FOR THE FIRST SIX MONTHS OF EACH OF THE YEARS 1886-9.

Presented to both Houses of Parliament by Command of Her Majesty.



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1889.

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TABLE showing for each Province and County in Ireland the Population in 1881; the Average Valuation of the Land, &c., per Statute Acre; the Amount Standing to the Credit of Accounts of Depositors in the Post Office Savings Banks on the 31st December in each year from 1873 to 1888; and the Average Amount of such Balance per 1,000 of the Population in 1877, 1882, and 1887, respectively.

BANKING AND RAILWAY STATISTICS, IRELAND,

1889.

(JUNE).

TO

HIS EXCELLENCY CHARLES STEWART VANE TEMPEST,
MARQUESS OF LONDONDERRY,

&c., &c., &c.,

LORD LIEUTENANT-GENERAL AND GENERAL GOVERNOR OF IRELAND.

MAY IT PLEASE YOUR EXCELLENCY,

I have the honour to submit to your Excellency the following Tables and remarks relative to Banking, and to investments in Government and India Stocks upon which dividends are payable at the Bank of Ireland, together with information concerning the weekly traffic receipts of the Irish Railways during the half-year ended 30th June, 1889, and an abstract of the principal railway statistics of Ireland for the first half of each of the four years 1886-89. The Tables on these subjects are in continuation of those previously issued by this Department.

The information comprised in the first series of Tables consists of the total of the deposits and cash balances in the Joint Stock Banks of Ireland on the 30th of June, 1889, and on the corresponding date in each preceding year since the year 1871 inclusive, compiled from confidential

returns kindly furnished by the authorities of the various banks; the balance of deposits remaining in Post Office and Trustee Savings Banks on the 30th of June of each year since the year 1871 inclusive, derived from official sources; together with the amount of Government and India Stocks, on which dividends are payable at the Bank of Ireland, kindly supplied by the Governor of the Bank; and the average bank note circulation of the six banks of issue in Ireland in the month of June since 1880, compiled from the *Dublin Gazette*. Tables are also inserted affording half-yearly comparisons for the past ten years under each of the heads referred to above.

The Tables comprising the returns of the weekly traffic receipts of the Irish Railways have been compiled from data kindly furnished by the authorities of the various Railway Companies.

1. *Deposits and Cash Balances in Joint Stock Banks.*

The deposits and cash balances in Joint Stock Banks, which in June, 1886, stood at £29,223,000, having shown a decrease of £17,000, compared with the corresponding period of the preceding year, rose to £29,339,000 in June of the year 1887, showing an increase of £116,000, or 0·4 per cent. over the corresponding period of 1886. In 1888 they rose by £971,000 to £30,310,000, and the increase in June of this year amounted to £895,000, when they stand at £31,205,000 or 3·0 per cent. more, being the largest amount on record at this period of the year since 1883.

TABLE I.—Showing Deposits and Cash Balances in Joint Stock Banks, compiled from Returns furnished by the several Joint Stock Banks in Ireland.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1871, 30th June,	26,049,000	1,683,000	—
1872, "	27,214,000	1,165,000	—
1873, "	28,194,000	980,000	—
1874, "	29,859,000	1,665,000	—
1875, "	31,815,000	1,956,000	—
1876, "	32,815,000	1,000,000	—
1877, "	32,746,000	—	69,000
1878, "	31,745,000	—	1,001,000
1879, "	30,191,000	—	1,554,000
1880, "	29,350,000	—	841,000
1881, "	28,289,000	—	1,061,000
1882, "	30,667,000	2,378,000	—
1883, "	31,725,000	1,058,000	—
1884, "	30,072,000	—	1,653,000
1885, "	29,240,000	—	832,000
1886, "	29,223,000	—	17,000
1887, "	29,339,000	116,000	—
1888, "	30,310,000	971,000	—
1889, "	31,205,000	895,000	—

[TABLE I. (A).]

TABLE I. (A), made out by half years shows the fluctuations which have taken place half yearly during the past ten years. This table shows that the decrease usually observed in June as compared with the preceding December did not take place either in this year or in 1888.

TABLE I. (A)—Showing amount of Deposits and Cash Balances in Joint Stock Banks, at the undermentioned dates, compiled from Returns furnished by the several Joint Stock Banks in Ireland.

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1879, 31st December,	30,541,000	350,000	—
1880, 30th June, .	29,350,000	—	1,191,000
" 31st December,	29,746,000	396,000	—
1881, 30th June, .	28,289,000	—	1,457,000
" 31st December,	30,161,000	1,872,000	—
1882, 30th June, .	30,667,000	506,000	—
" 31st December,	32,746,000	2,079,000	—
1883, 30th June, .	31,725,000	—	1,021,000
" 31st December,	31,340,000	—	385,000
1884, 30th June, .	30,072,000	—	1,268,000
" 31st December,	30,627,000	555,000	—
1885, 30th June, .	29,240,000	—	1,387,000
" 31st December,	29,370,000	130,000	—
1886, 30th June, .	29,223,000	—	147,000
" 31st December,	30,172,000	949,000	—
1887, 30th June, .	29,339,000	—	833,000
" 31st December,	29,771,000	432,000	—
1888, 30th June, .	30,310,000	539,000	—
" 31st December,	30,979,000	669,000	—
1889, 30th June, .	31,205,000	226,000	—

2. Savings Banks.

The balances of deposits in Savings Banks consist of two groups—those in the Post Office Savings Banks, which are set out in Table II. and Table II. (A), and those in Trustee Savings Banks, shown in Table III. and Table III. (A). It will be observed from Table II. that the steady increase in the deposits in the Post Office Savings Banks which had been observed for several years, still continues.

At the end of June of this year, the estimated amount in the Post Office Savings Banks in Ireland stood at £3,372,000, as compared with £3,128,000, for the corresponding period of 1888, being an increase of £244,000, or 7·8 per cent.

TABLE II.—Showing Estimated Balances, at the undermentioned dates, in Post Office Savings Banks in Ireland; compiled from Returns furnished by the Controller, Post Office Savings Bank Department.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1871, 30th June,	698,000	89,000	—
1872, "	789,000	91,000	—
1873, "	824,000	35,000	—
1874, "	875,000	51,000	—
1875, "	951,000	76,000	—
1876, "	1,066,000	115,000	—
1877, "	1,211,000	145,000	—
1878, "	1,296,000	85,000	—
1879, "	1,374,000	78,000	—
1880, "	1,481,000	107,000	—
1881, "	1,845,000	164,000	—
1882, "	1,832,000	187,000	—
1883, "	2,002,000	170,000	—
1884, "	2,150,000	148,000	—
1885, "	2,325,000	175,000	—
1886, "	2,592,000	267,000	—
1887, "	2,802,000	210,000	—
1888, "	3,128,000	326,000	—
1889, "	3,372,000	244,000	—

The deposits in the Post Office Savings Banks in Ireland have now reached a larger amount than at any previous period since the foundation of these Banks.

Table II. (A.) shows by half years, during the past ten years, the steady increase in the deposits in the Post Office Savings Banks. The increase in June, 1889, as compared with the estimated balance in December, 1888, was £133,000.

In connection with the subject of the Balance of Deposits remaining in Post Office Savings Banks in Ireland, a Table is given in the Appendix, showing for each Province and County in Ireland the amount (inclusive of interest), standing to the credit of accounts of Depositors on the 31st December in each year, from 1873 to 1888 (both inclusive); and the average amount of such balances per 1,000 of the Population in 1877, 1882, and 1887, respectively. From this Table it will be seen that in 1888 the balance amounted to £3,233,722; viz.:—in the Province of Leinster to £1,128,542; in Munster to £654,686; in Ulster to £1,145,596, and in Connaught to £304,898.

In 1873 (the first year given in this Table), the amount for the whole of Ireland was £845,550, and that in 1887 it had increased to £2,933,032; in 1877 the amount was £1,256,724, or £243 per 1,000 of the population; in 1882, £1,925,460, or £372 per 1,000; and in 1887 it reached, as already stated, £2,933,032, or £567 per 1,000 of the population.

In 1887 the amount of such balances in the Province of Leinster was £1,053,878, or £824 per 1,000 of the population; in Munster, £600,365, or £451 per 1,000; in Ulster, £996,935, or £572 per 1,000; and in Connaught, £281,854, or £343 per 1,000 of the population.

Analysing the Table by Counties, it is found that in Dublin the amount in 1887 exceeded £1,000 per 1,000 of the population, the average for that county being £1,398; in the Counties of Louth and Antrim the amount was between £900 and £1,000 per 1,000 of the population; in Kildare, Westmeath, Wicklow, and

TABLE II. (A)—Showing Estimated Balance, at the undermentioned dates, in Post Office Savings Banks in Ireland; compiled from Returns furnished by the Controller, Post Office Savings Bank Department.

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1879, 31st December,	1,417,000	43,000	—
1880, 30th June, .	1,481,000	64,000	—
„ 31st December,	1,556,000	75,000	—
1881, 30th June, .	1,645,000	89,000	—
„ 31st December,	1,723,000	78,000	—
1882, 30th June, .	1,832,000	109,000	—
„ 31st December,	1,926,000	94,000	—
1883, 30th June, .	2,002,000	76,000	—
„ 31st December,	2,052,000	50,000	—
1884, 30th June, .	2,150,000	98,000	—
„ 31st December,	2,224,000	74,000	—
1885, 30th June, .	2,325,000	101,000	—
„ 31st December,	2,438,000	113,000	—
1886, 30th June, .	2,592,000	154,000	—
„ 31st December,	2,703,000	111,000	—
1887, 30th June, .	2,802,000	99,000	—
„ 31st December,	2,932,000	130,000	—
1888, 30th June, .	3,128,000	196,000	—
„ 31st December,	3,239,000	111,000	—
1889, 30th June, .	3,372,000	133,000	—

Down it was between £600 and £700; in Carlow, Cork, Tipperary, and Tyrone, between £500 and £600; in Kilkenney, King's, Queen's, Wexford, Limerick, Armagh, Londonderry, and Sligo, between £400 and £500; in Longford, Meath, Waterford, Cavan, Donegal, Fermanagh, Monaghan, Galway, and Mayo, between £300 and £400; and in Clare, Kerry, Leitrim, and Roscommon, between £200 and £300.

TABLE III.—Showing the Balances due to Trustees of Savings Banks in Ireland by the Commissioners for the Reduction of the National Debt, at the undermentioned dates; compiled from Returns furnished by the Comptroller-General, National Debt Office, London.

DATE	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1871, 30th June,	2,151,000	98,000	—
1872, "	2,250,000	99,000	—
1873, "	2,131,000	—	119,000
1874, "	1,976,000	—	155,000
1875, "	2,005,000	29,000	—
1876, "	2,108,000	103,000	—
1877, "	2,235,000	117,000	—
1878, "	2,208,000	—	17,000
1879, "	2,116,000	—	92,000
1880, "	2,063,000	—	53,000
1881, "	1,980,000	—	83,000
1882, "	2,038,000	58,000	—
1883, "	2,054,000	26,000	—
1884, "	2,072,000	8,000	—
1885, "	2,022,000	—	50,000
1886, "	1,994,000	—	28,000
1887, "	2,030,000	36,000	—
1888, "	2,012,000	—	18,000
1889, "	2,028,000	16,000	—

Table III. shows the amount of deposits on the 30th June, 1871–89, in Trustee Savings Banks, from which it appears that an increase of £16,000 has taken place in June, 1889, as compared with the corresponding period of 1888.

Table III. (A) gives information by half-years for the Trustee Savings Banks, and shows that there was a decrease of £1,000 in June, 1889, as compared with December, 1888.

TABLE III. (A)—Showing the Balances due to Trustees of Savings Banks in Ireland by the Commissioners for the Reduction of the National Debt, at the undermentioned dates; compiled from Returns furnished by the Comptroller-General, National Debt Office, London.

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1879, 31st December,	2,098,000	—	18,000
1880, 30th June, .	2,063,000	—	35,000
„ 31st December,	2,079,000	16,000	—
1881, 30th June, .	1,980,000	—	99,000
„ 31st December,	2,042,000	62,000	—
1882, 30th June, .	2,038,000	—	4,000
„ 31st December,	2,078,000	40,000	—
1883, 30th June, .	2,064,000	—	14,000
„ 31st December,	2,060,000	—	4,000
1884, 30th June, .	2,072,000	12,000	—
„ 31st December,	2,097,000	25,000	—
1885, 30th June, .	2,022,000	—	75,000
„ 31st December,	1,981,000	—	41,000
1886, 30th June, .	1,994,000	13,000	—
„ 31st December,	2,007,000	13,000	—
1887, 30th June, .	2,030,000	23,000	—
„ 31st December,	2,043,000	13,000	—
1888, 30th June, .	2,012,000	—	31,000
„ 31st December,	2,029,000	17,000	—
1889, 30th June, .	2,028,000	—	1,000

In order to show in a combined form the progress of the accumulation of small savings in Banks in Ireland, Tables IV. and IV. (A.) have been constructed. Table IV. shows a considerable increase in savings, the total amount in the Savings Banks in Ireland being £5,400,000 in June, 1889, as compared with £5,140,000 for the corresponding period of the year 1888. This is an increase of £260,000, or 5·1 per cent.

TABLE IV.—Showing the Totals of the Balances in Post Office and Trustee Savings Banks, given separately in Tables II. and III.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1871, 30th June, .	2,849,000	185,000	—
1872, "	3,039,000	190,000	—
1873, "	2,965,000	—	84,000
1874, "	2,851,000	—	104,000
1875, "	2,956,000	105,000	—
1876, "	3,174,000	218,000	—
1877, "	3,436,000	262,000	—
1878, "	3,504,000	68,000	—
1879, "	3,490,000	—	14,000
1880, "	3,544,000	54,000	—
1881, "	3,625,000	81,000	—
1882, "	3,870,000	245,000	—
1883, "	4,066,000	196,000	—
1884, "	4,222,000	156,000	—
1885, "	4,347,000	125,000	—
1886, "	4,586,000	239,000	—
1887, "	4,832,000	246,000	—
1888, "	5,140,000	308,000	—
1889, "	5,400,000	260,000	—

Table IV. (A.) shows the amount of small savings, by half years, for the past ten years, and demonstrates that except in the case of a small decrease between 31st December, 1880, and 30th June, 1881, the deposits in Savings Banks in Ireland increased steadily and continuously.

[TABLE IV. (A.)

TABLE IV. (A.)—Showing the Totals of the Balances in Post Office and Trustee Savings Banks, given separately in Tables II. (A.) and III. (A.)

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1879, 31st December,	3,515,000	25,000	—
1880, 30th June, .	3,544,000	29,000	—
„ 31st December,	3,635,000	91,000	—
1881, 30th June, .	3,625,000	—	10,000
„ 31st December,	3,765,000	140,000	—
1882, 30th June, .	3,870,000	105,000	—
„ 31st December,	4,004,000	134,000	—
1883, 30th June, .	4,066,000	62,000	—
„ 31st December,	4,112,000	46,000	—
1884, 30th June, .	4,222,000	110,000	—
„ 31st December,	4,321,000	99,000	—
1885, 30th June, .	4,347,000	26,000	—
„ 31st December,	4,419,000	72,000	—
1886, 30th June, .	4,586,000	167,000	—
„ 31st December,	4,710,000	124,000	—
1887, 30th June, .	4,832,000	123,000	—
„ 31st December,	4,975,000	143,000	—
1888, 30th June, .	5,140,000	165,000	—
„ 31st December,	5,268,000	128,000	—
1889, 30th June, .	5,400,000	132,000	—

3. Investments in Government and India Stocks.

The Capital invested in Government and India Stocks in Ireland, as shown in Table V., exhibits a decrease, when the amount of such investments in June, 1889, is compared with the corresponding period of 1888. The amount of Government and India Stocks on which dividends are payable at the Bank of Ireland was, in June, 1889, £28,219,000, compared with £28,856,000 in June, 1888, being a decrease of £637,000, or 2·2 per cent.

Table V. (A), made up by half-years, shows that there had been a decrease amounting to £450,000, or 1·6 per cent. in June, 1889, as compared with the termination of the previous half-year.

TABLE V.—Showing the Totals of Government and India Stocks held in Ireland at the undermentioned dates; compiled from Returns furnished by the Governor of the Bank of Ireland.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1871, 30th June, .	36,927,000	378,000	—
1872, "	36,756,000	—	171,000
1873, "	34,953,000	—	1,803,000
1874, "	34,739,000	—	214,000
1875, "	33,640,000	—	1,099,000
1876, "	33,424,000	—	216,000
1877, "	32,613,000	—	811,000
1878, "	31,809,000	—	804,000
1879, "	33,037,000	1,228,000	—
1880, "	33,113,000	76,000	—
1881, "	32,439,000	—	674,000
1882, "	31,772,000	—	667,000
1883, "	31,532,000	—	240,000
1884, "	30,859,000	—	673,000
1885, "	30,900,000	41,000	—
1886, "	30,484,000	—	416,000
1887, "	30,779,000	295,000	—
1888, "	28,856,000	—	1,923,000
1889, "	28,219,000	—	637,000

TABLE V. (A)—Showing the Totals of Government and India Stocks held in Ireland at the undermentioned dates; compiled from Returns furnished by the Governor of the Bank of Ireland.

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1879, 31st December,	32,440,000	—	597,000
1880, 30th June, .	33,113,000	673,000	—
" 31st December,	32,395,000	—	718,000
1881, 30th June, .	32,439,000	44,000	—
" 31st December,	31,611,000	—	828,000
1882, 30th June, .	31,772,000	161,000	—
" 31st December,	31,804,000	32,000	—
1883, 30th June, .	31,532,000	—	272,000
" 31st December,	30,942,000	—	590,000
1884, 30th June, .	30,859,000	—	83,000
" 31st December,	30,537,000	—	322,000
1885, 30th June, .	30,900,000	363,000	—
" 31st December,	29,689,000	—	1,211,000
1886, 30th June, .	30,484,000	795,000	—
" 31st December,	30,080,000	—	404,000
1887, 30th June, .	30,779,000	699,000	—
" 31st December,	29,839,000	—	940,000
1888, 30th June, .	28,856,000	—	983,000
" 31st December,	28,669,000	—	187,000
1889, 30th June, .	28,219,000	—	450,000

4. *Bank Note Circulation.*

Dealing with the Bank Note circulation in a manner similar to that adopted with regard to the question of deposits and cash balances, it will be seen by Table VI. that there has been an increase of £757,000 in the circulation as compared with the year 1888, the value having risen from £5,758,000 in June, 1888, to £6,515,000 at the corresponding period of 1889, or at the rate of 13·1 per cent.

TABLE VI.—Showing the Average Bank Note Circulation of the Six Banks of Issue in Ireland in June; compiled from Accounts published by the Registrar of Bank Returns, pursuant to the Act 8 & 9 Vic., cap. 37.*

PERSONS,	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1880, June, .	5,932,000	—	67,000
1881, „ .	6,445,000	513,000	—
1882, „ .	7,097,000	652,000	—
1883, „ .	6,746,000	—	351,000
1884, „ .	6,240,000	—	506,000
1885, „ .	5,710,000	—	530,000
1886, „ .	5,736,000	16,000	—
1887, „ .	5,681,000	—	45,000
1888, „ .	5,758,000	77,000	—
1889, „ .	6,515,000	757,000	—

The following Statement shows, by half-years, the amount of Bank Note circulation in Ireland.

* There are six Banks in Ireland authorized to issue Notes, the statistics of which are included in this table. The total authorized issue of Notes for these Banks is £6,354,494. Their average issue for the ten years ending with 1883 (according to tables accompanying Lochrane's Banker's and Merchant's Map of Ireland), was £6,891,866, and the average amount of gold and silver held by them was £2,957,830.

TABLE VI. (A.)—Showing the Average Bank Note Circulation of the Six Banks of Issue in Ireland, at the undermentioned dates; compiled from Accounts published by the Registrar of Bank Returns, pursuant to the Act 8 & 9 Vic., cap. 37.*

PERIODS.	Amount.	Increase.	Decrease.
	£	£	£
1879, December, .	6,284,000	285,000	—
1880, June, .	5,932,000	—	352,000
„ December, .	7,048,000	1,116,000	—
1881, June, .	6,445,000	—	603,000
„ December, .	7,476,000	1,031,000	—
1882, June, .	7,097,000	—	379,000
„ December, .	8,334,000	1,237,000	—
1883, June, .	6,746,000	—	1,588,000
„ December, .	7,235,000	489,000	—
1884, June, .	6,240,000	—	995,000
„ December, .	6,748,000	508,000	—
1885, June, .	5,710,000	—	1,038,000
„ December, .	6,484,000	774,000	—
1886, June, .	5,726,000	—	758,000
„ December, .	6,359,000	633,000	—
1887, June, .	5,681,000	—	678,000
„ December, .	5,964,000	283,000	—
1888, June, .	5,758,000	—	206,000
„ December, .	6,709,000	951,000	—
1889, June, .	6,515,000	—	194,000

* See note, p. 16.

The results of the analysis of the foregoing tables are:—

1st. That in June, 1889, there was an increase of Cash Balances in the Irish Joint Stock Banks as compared with the corresponding period in 1888, amounting to £895,000.

2nd. That there was an increase of £226,000 in Cash Balances in the Irish Joint Stock Banks in June, 1889, as compared with December, 1888.

B

- 3rd. That there was a total increase in the Deposits in Savings Banks in Ireland in June, 1889, as compared with the same period of 1888, amounting to £260,000.
- 4th. That there was an increase of £132,000 in the Deposits in Savings Banks in June, 1889, as compared with December, 1888.
- 5th. That there was a decrease in the amount of Government and India Stocks, on which dividends are payable at the Bank of Ireland, of £637,000, in June, 1889, as compared with the same period of 1888.
- 6th. That in June, 1889, there was a decrease of £450,000 in the amount of Government and India Stocks, on which dividends are payable at the Bank of Ireland, as compared with December, 1888.
- 7th. That in June, 1889, there was an increase of £757,000 in the amount of Bank Note circulation, as compared with the corresponding period of 1888.
- 8th. That there was a diminution of Bank Note circulation to the amount of £194,000 in June, 1889, as compared with December of the previous year.

Railway Statistics.

Table VII. gives the receipts of Irish Railways, week by week, for the first half of the year 1889, compared with those for 1888.

A review of the weekly traffic returns shows that

during the first half of this year the receipts exceeded those of the corresponding period of 1888. During the first twenty-six weeks of the year there were only four weeks in which the receipts fell below the amounts for the corresponding weeks of the year 1888, and, of these, one, the fourteenth week (ended April 5th), was the week corresponding in date to Easter week in 1888, and another, the twenty-first week (ended May 24th) was the week corresponding with Whit week in 1888. The receipts for both Easter and Whit weeks in this year were much in excess of those for the two holiday weeks of 1888. All the remaining weeks of the first half year showed increases, the total receipts for the first twenty-six weeks showing a net increase of £70,803 or 5·3 per cent. as compared with the corresponding period of the year 1888.

Table VIII. gives some of the principal statistics for Irish Railways during the first halves of each of the four years 1886-89, for comparison with the aggregate figures at foot of Table VII. for 1888-9.

[Continued on p. 20.]

TABLE VIII.—Railway Traffic Statistics, Ireland, for the first Twenty-six Weeks of each of the Years 1886-9.

Years.	Length of Lines open.	RECEIPTS.			
		Total.	Increase or Decrease as compared with corresponding period in preceding year.		Average Receipts per Mile.
			Increase.	Decrease.	
	Miles.	£	£	£	£
1886	2,617	1,294,186	—	—	495
1887	2,630	1,339,534	45,398	—	509
1888	2,672	1,328,027	—	11,507	497
1889	2,672	1,398,830	70,803	—	524

In conclusion, I have to return my thanks to the Authorities of the various Joint Stock Banks of Ireland, and of the Post Office Savings Bank Department; the Comptroller-General of the National Debt Office; the Governor of the Bank of Ireland, and the Chairmen and Directors of the several Railway Companies, for the valuable information which they so promptly afforded in connexion with the compilation of these statistics for your Excellency.

I have the honour to remain,

Your Excellency's faithful servant,

THOMAS W. GRIMSHAW,

Registrar-General.

GENERAL REGISTER OFFICE,

CHARLEMONT HOUSE,

Dublin, 25th July, 1889.

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TABLE VII.—COMPARATIVE RETURN OF WEEKLY RAILWAY RECEIPTS IN IRELAND FOR FIRST TWENTY-SIX WEEKS OF THE YEARS 1888-9.

No. of Weeks to Account closed	Date Week ending (1888).	Receipts per Week.						Miles open.		Receipts per Mile.		Amounts Receipts to Date 26th anniversary of Term.							
		Total.		Increase in 1888 as compared with 1887.		Decrease in 1888 as compared with 1887.						Total.		Increase in 1888 as compared with 1887.		Decrease in 1888 as compared with 1887.			
		1888.	1887.	Total.	Per Cent.	Total.	Per Cent.	1888.	1887.	1888.	1887.	1888.	1887.	Total.	Per cent.	Total.	Per cent.		
	<i>Fridays</i>	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£			
1 st	January 5,	45,000	44,889	1,111	2.5	—	—	2,829	2,220	17.3	17.48	45,460	44,889	1,180	2.7	—	—		
2	" 11,	45,501	44,889	612	1.3	—	—	2,872	2,479	18.11	18.05	51,767	45,460	1,767	1.6	—	—		
3	" 18,	46,205	46,164	—	—	941	1.4	"	"	19.5	18.7	126,213	126,008	1,106	0.8	—	—		
4	" 25,	44,705	47,008	5,303	9.3	—	—	"	"	19.7	17.6	181,837	167,006	5,481	1.9	—	—		
5	February 1,	46,813	44,427	1,386	4.9	—	—	"	"	17.6	19.3	198,490	185,486	8,866	2.9	—	—		
6	" 8,	46,383	46,438	1,159	3.4	—	—	"	"	17.0	17.4	275,728	265,126	6,371	2.4	—	—		
7	" 15,	46,723	45,423	2,370	6.2	—	—	"	"	18.0	17.0	318,448	318,859	3,641	1.1	—	—		
8	" 22,	45,380	47,578	2,198	3.2	—	—	"	"	18.5	17.7	332,461	323,364	19,093	5.6	—	—		
9	March 1,	46,331	42,430	2,899	6.8	—	—	"	"	17.4	18.5	406,448	412,364	15,848	3.8	—	—		
10	" 8,	47,453	45,832	2,170	4.6	—	—	"	"	17.6	18.6	486,602	473,217	18,125	4.0	—	—		
11	" 15,	46,838	50,403	3,565	7.4	—	—	"	"	17.6	19.0	551,731	578,285	22,588	4.4	—	—		
12	" 22,	46,257	51,343	3,586	6.9	—	—	"	"	18.1	19.9	613,389	674,237	22,543	4.6	—	—		
13	" 29,	47,448	50,310	2,862	6.4	—	—	"	"	17.6	18.6	658,233	654,838	27,606	4.6	—	—		
14	April 5,	55,314	56,789	—	—	1,215	2.4	"	"	21.6	21.0	695,055	681,267	26,214	4.0	—	—		
15	" 12,	55,433	55,080	—	—	833	0.7	"	"	20.0	19.9	768,836	734,267	25,281	3.6	—	—		
16	" 19,	59,883	52,521	1,382	2.6	—	—	"	"	19.0	19.7	793,415	749,483	27,443	3.4	—	—		
17	" 26,	61,888	63,723	2,227	10.9	—	—	"	"	20.6	19.5	834,340	843,430	24,570	4.4	—	—		
18	May 3,	56,313	58,259	2,654	4.7	—	—	"	"	21.0	20.6	890,653	869,680	27,284	4.6	—	—		
19	" 10,	55,364	55,657	2,853	6.0	—	—	"	"	21.1	22.5	925,456	904,083	46,673	6.4	—	—		
20	" 17,	65,535	57,323	5,478	4.8	—	—	"	"	20.7	21.7	953,781	1,025,366	43,169	4.1	—	—		
21	" 24,	54,758	54,644	—	—	154	0.3	"	"	20.8	20.5	1,027,880	1,000,480	45,000	4.4	—	—		
22	" 31,	58,626	60,166	4,778	7.7	—	—	"	"	19.6	19.6	1,086,417	1,140,486	47,378	4.6	—	—		
23	June 7,	54,079	60,773	6,394	12.0	—	—	"	"	19.4	19.7	1,187,996	1,260,468	58,472	4.7	—	—		
24	" 14,	54,027	61,278	11,463	30.9	—	—	"	"	19.6	19.4	1,232,522	1,267,746	54,384	6.4	—	—		
25	" 21,	61,393	63,168	1,384	2.4	—	—	"	"	19.6	19.6	1,284,314	1,320,480	64,318	5.0	—	—		
26 [*]	" 28,	61,403	57,338	4,065	6.7	—	—	"	"	19.6	19.4	1,345,687	1,355,480	71,830	6.0	—	—		

* Owing to the closing of Accounts at the end of the Calendar half-year the amounts returned for the 26th, 27th, 28th, and 29th weeks, respectively, by some of the Railways do not in all cases represent the receipts for seven days.

† Including the Dublin, Wicklow, and Wexford Railway Receipts for 12 days.

‡ Including the Dublin, Wicklow, and Wexford Receipts for 12 days.

TABLE showing for each Province and County in Ireland the Population in 1851, the average Value of the Land, the per cent rate, the annual Value of Interest) payable to the holders of annuities of Dependent Savings Banks in the first Decade in which year from 1871 to 1881, and the average amount of such Value per 1,000 of the 1851 Population in 1871, 1881, and 1891, respectively.

Particulars		1900		1901		1902		1903		1904		1905		1906		1907		1908		1909		1910		1911		1912		1913		1914		1915		1916		1917		1918		1919		1920		1921		1922		1923		1924		1925		1926		1927		1928		1929		1930		1931		1932		1933		1934		1935		1936		1937		1938		1939		1940		1941		1942		1943		1944		1945		1946		1947		1948		1949		1950		1951		1952		1953		1954		1955		1956		1957		1958		1959		1960		1961		1962		1963		1964		1965		1966		1967		1968		1969		1970		1971		1972		1973		1974		1975		1976		1977		1978		1979		1980		1981		1982		1983		1984		1985		1986		1987		1988		1989		1990		1991		1992		1993		1994		1995		1996		1997		1998		1999		2000		2001		2002		2003		2004		2005		2006		2007		2008		2009		2010		2011		2012		2013		2014		2015		2016		2017		2018		2019		2020		2021		2022		2023		2024		2025		2026		2027		2028		2029		2030		2031		2032		2033		2034		2035		2036		2037		2038		2039		2040		2041		2042		2043		2044		2045		2046		2047		2048		2049		2050		2051		2052		2053		2054		2055		2056		2057		2058		2059		2060		2061		2062		2063		2064		2065		2066		2067		2068		2069		2070		2071		2072		2073		2074		2075		2076		2077		2078		2079		2080		2081		2082		2083		2084		2085		2086		2087		2088		2089		2090		2091		2092		2093		2094		2095		2096		2097		2098		2099		2100	
1900	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100																																																																																																																																																																																																											